

CLAIM LISTING

1. (previously presented) A forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of financial accounts, the method comprising:
 - establishing a plurality of virtual financial accounts corresponding to budgetary categories overlaid upon an actual financial account using a processor device running computer language instruction sets stored on a computer readable medium;
 - allocating portions of a budget to each of the plurality of virtual financial accounts using the processor device;
 - automatically using a third-party Internet-connected gateway to repeatedly access a plurality of financial institutions and to repeatedly search on-line credit card account and on-line checking account records of a plurality of actual financial accounts maintained by the plurality of financial institutions for recent purchases;
 - and
 - aggregating the search results using the gateway and displaying the search results over the Internet to a local processor device viewable by a user to show the user the updated status of a virtual account before making a purchasing decision.

2.-10. (cancelled)

11. (previously presented) An apparatus used to manage financial resources in a forward-looking automated fashion to assist in real-time categorical financial decision making across a plurality of financial accounts comprising:

means for establishing a plurality of virtual financial accounts overlaid upon a plurality of actual financial accounts, wherein at least one virtual financial account is overlaid upon multiple actual financial accounts and wherein multiple virtual financial accounts are overlaid upon one actual financial account;

means for allocating a given amount of funding for each of the plurality of virtual financial accounts prior to the advent of any financial transactions from each of the actual financial accounts upon which each virtual financial account is overlaid establishing fixed budgets for each of the virtual accounts over a specified period of time;

an Internet-connected gateway for repeatedly and regularly accessing and searching recent credit card and on-line checking account records over the Internet from a plurality of actual financial accounts at a plurality of financial institutions without a user request for the access and search aggregating and presenting the search results to a user to show the user the updated status of a virtual account;

means for allocating a transaction to a virtual financial account selected from the plurality of virtual financial accounts, the transaction corresponding to a debit from or credit to at least one of the actual financial accounts upon which the virtual financial account selected is overlaid; and

means for debiting or crediting the allocated fund amount as the transaction is obtained from the financial institutions by the gateway according to the transaction allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

12. (original) The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13. (previously presented) The apparatus according to claim 12, further comprising means for displaying the balance of a virtual financial account after transaction allocation.

14. (original) The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15. (original) The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16.-31. (cancelled)

32. (previously presented) A forward-looking method for managing financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

establishing a plurality of virtual financial accounts prior to the advent of any financial transactions_overlaid upon at least one actual financial account using a processor device running computer language instructions stored on a computer readable medium;

allocating a given amount of funding for each of the plurality of accounts using the processor device establishing fixed budgets for each of the virtual accounts; using communications gateway to access a plurality of financial institutions and to search on-line records of the plurality of financial institutions representing a plurality of actual accounts for purchases on credit card or other financial instruments; allocating transactions to an account selected from the plurality of virtual accounts; and automatically debiting or crediting the allocated fund amount according to the transactions allocated to the particular account and from the actual financial account as the transactions are obtained by the gateway; and presenting to a user a status of the updated virtual account prior to the user making a purchasing decision.

33. (previously presented) A forward-looking method for budgeting financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

establishing a plurality of virtual financial accounts prior to the advent of any financial transactions overlaid upon an actual financial account using a processor device running computer language instructions stored on a computer readable medium establishing fixed budgets for each of the virtual financial accounts over a specified period of time;

automatically periodically searching online financial records maintained by a plurality of financial institutions using an Internet-connected gateway for transactions made

on a plurality of a user's credit cards and notifying the user of the transactions as record of the transactions are obtained from the financial institutions; allocating a given amount of budget for each of the plurality of accounts; allocating transactions to a virtual account corresponding to the type of transaction using the processor device; automatically debiting the virtual account according to the transaction amount immediately after the transaction has been allocated to a virtual account and crediting the virtual account when funds become available.

34. (previously presented) A forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of actual financial accounts, the method comprising: establishing a plurality of virtual financial accounts corresponding to budgetary categories overlaid upon an actual financial account using a processor device running computer language instructions stored on a computer readable medium; allocating portions of a budget to each of the plurality of accounts using the processor device prior to the advent of any financial transactions; establishing fixed budgets for each of the virtual accounts over a specified period of time; automatically periodically searching online financial records maintained by a plurality of financial institutions using an Internet-connected gateway for transactions made on a plurality of a user's credit cards and notifying the user of the transactions prior to the user making a purchasing decision;

notifying a user over the Internet when a purchase on a credit card or other financial instrument has been made as records of the transactions are obtained by the gateway;

allocating transactions to a virtual account corresponding to the type of transaction; automatically debiting the virtual account according to the transaction amount immediately after the transaction has been allocated to a virtual account and crediting the virtual account when funds become available when a new budgetary period begins.